

Fill in this information to identify the case:

Debtor 1 Sidney Broker McNeill

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of North Carolina
(State)Case number 17-80241

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of creditor: U.S. Bank Trust National Association, as Trustee of the LB-Igloo Series IV Trust

Court claim no. (if known):

3-1Last 4 digits of any number you use to identify the debtor's account: 6684Property Address: 1024 Leaman Road

Number

Street

Robbins, NC 27325

City

State

Zip Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM/ DD /YYYY

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 4/1/22-5/1/22 2@840.02

(a) \$ 1,680.04

b. Total fees, charges, expenses, escrow, and cost outstanding:

+ (b) \$ _____

c. **Total.** Add lines a and b.(c) \$ 1,680.04

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

04 / 01/ 2022

MM/ DD /YYYY

Debtor 1

Sidney Broker McNeill

Case Number (if known)

17-80241

First Name

Middle Name

Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X

/s/ Mark A. Baker

Date 05/26/2022

Signature

Print:

Mark A. Baker,

Bar No. NCBN 32382

Title

Bankruptcy Attorney

First name Middle Name Last name

Company

MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

3550 Engineering Drive, Suite 260

Number Street

Peachtree Corners, GA 30092

City State Zip Code

Contact phone

404-474-7149

Email:

mbaker@mtglaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Sidney Broker McNeill
1024 Leaman Road
Robbins, NC 27325

Via CM/ECF electronic service:

John T Orcutt
6616-203 Six Forks Rd.
Raleigh, NC 27615

Richard M Hutson II
3518 Westgate Drive
Suite 400
Durham, NC 27707

Dated: May 26, 2022

Respectfully submitted,

By: /s/ Mark A. Baker
Mark A. Baker, Esq.
NCBN 32382

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: 404-474-7149
Facsimile: 404-745-8121
E-mail: mbaker@mtglaw.com
MTG File No.: 21-000717-04



Loan#	
Borrower:	McNeil
Date Filed:	3/29/2017
BK Case #	17-80241
First Post Petition Due Date:	7/1/2017
POC covers:	3/2017-6/2017
MOD EFFECTIVE DATE:	

PAYMENT CHANGES				
DATE	P&I	Escrow	TOTAL	Reference
04/01/17	694.26	91.78	786.04	Payment listed in POC
05/01/18	694.26	97.04	791.30	NOPC filed with the court
05/01/19	694.26	105.85	800.11	NOPC filed with the court
05/01/20	694.26	107.68	801.94	NOPC filed with the court
05/01/21	694.26	175.81	870.07	NOPC filed with the court
01/01/22	694.26	145.76	840.02	NOPC filed with the court
06/01/22	694.26	130.54	824.80	NOPC filed with the court
		0.00		
		0.00		
		0.00		

Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Suspense Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Fee/Escrow Deposit	Comment
Beginning Suspense Balance						\$0.00			\$0.00				\$0.00	\$0.00		
7/31/2017	\$786.04	Post	7/1/17	3/1/17	\$786.04	\$0.00			\$0.00				\$0.00	\$0.00		
8/31/2017	\$944.09	Post	8/1/17	4/1/17	\$786.04	\$158.05	\$158.05		\$158.05				\$0.00	\$0.00		
9/30/2017	\$924.81	Post	9/1/17	5/1/17	\$786.04	\$138.77		\$138.77	\$296.82				\$0.00	\$0.00		
10/31/2017	\$915.59	Post	10/1/17	6/1/17	\$786.04	\$129.55		\$129.55	\$426.37				\$0.00	\$0.00		
11/30/2017	\$911.71	Post	11/1/17	7/1/17	\$786.04	\$125.67		\$125.67	\$552.04				\$0.00	\$0.00		
12/31/2017	\$915.47	Post	12/1/17	8/1/17	\$786.04	\$129.43		\$129.43	\$681.47				\$0.00	\$0.00		
1/31/2018	\$890.61	Post	1/1/18	9/1/17	\$786.04	\$104.57	\$104.57		\$786.04				\$0.00	\$0.00		
		Post	2/1/18	10/1/17	\$786.04	-\$786.04		\$786.04	\$0.00				\$0.00	\$0.00		
2/28/2018	\$786.04	Post	3/1/18	11/1/17	\$786.04	\$0.00			\$0.00				\$0.00	\$0.00		
3/30/2018	\$786.04	Post	4/1/18	12/1/17	\$786.04	\$0.00			\$0.00				\$0.00	\$0.00		
4/30/2018	\$791.30	Post	5/1/18	1/1/18	\$791.30	\$0.00			\$0.00				\$0.00	\$0.00		
5/31/2018	\$791.30	Post	6/1/18	2/1/18	\$791.30	\$0.00			\$0.00				\$0.00	\$0.00		
6/30/2018	\$791.30	Post	7/1/18	3/1/18	\$791.30	\$0.00			\$0.00				\$0.00	\$0.00		
7/31/2018	\$791.30	Post	8/1/18	4/1/18	\$791.30	\$0.00			\$0.00				\$0.00	\$0.00		
8/31/2018	\$791.30	Post	9/1/18	5/1/18	\$791.30	\$0.00			\$0.00				\$0.00	\$0.00		
9/30/2018	\$419.21	Post	Suspense			\$419.21	\$419.21		\$419.21				\$0.00	\$0.00		
10/31/2018	\$838.20	Post	10/1/18	6/1/18	\$791.30	\$46.90	\$46.90		\$466.11				\$0.00	\$0.00		
11/30/2018	\$838.14	Post	11/1/18	7/1/18	\$791.30	\$46.84	\$46.84		\$512.95				\$0.00	\$0.00		
1/9/2019	\$838.16	Post	12/1/18	8/1/18	\$791.30	\$46.86	\$46.86		\$559.81				\$0.00	\$0.00		
1/31/2019	\$838.20	Post	1/1/19	9/1/18	\$791.30	\$46.90	\$46.90		\$606.71				\$0.00	\$0.00		
2/28/2019	\$838.24	Post	2/1/19	10/1/18	\$791.30	\$46.94	\$46.94		\$653.65				\$0.00	\$0.00		
3/31/2019	\$838.30	Post	3/1/19	11/1/18	\$791.30	\$47.00	\$47.00		\$700.65				\$0.00	\$0.00		
4/30/2019	\$839.83	Post	4/1/19	12/1/18	\$791.30	\$48.53	\$48.53		\$749.18				\$0.00	\$0.00		
5/31/2019	\$840.03	Post	5/1/19	1/1/19	\$800.11	\$39.92	\$39.92		\$789.10				\$0.00	\$0.00		
6/30/2019	\$811.12	Post	6/1/19	2/1/19	\$800.11	\$11.01	\$11.01		\$800.11				\$0.00	\$0.00		
		Post	7/1/19	3/1/19	\$800.11	-\$800.11		\$800.11	\$0.00				\$0.00	\$0.00		
7/31/2019	\$800.11	Post	8/1/19	4/1/19	\$800.11	\$0.00			\$0.00				\$0.00	\$0.00		
8/31/2019	\$800.11	Post	9/1/19	5/1/19	\$800.11	\$0.00			\$0.00				\$0.00	\$0.00		
9/30/2019	\$800.11	Post	10/1/19	6/1/19	\$800.11	\$0.00			\$0.00				\$0.00	\$0.00		
10/31/2019	\$800.11	Post	11/1/19	7/1/19	\$800.11	\$0.00			\$0.00				\$0.00	\$0.00		
11/30/2019	\$800.11	Post	12/1/19	8/1/19	\$800.11	\$0.00			\$0.00				\$0.00	\$0.00		
12/31/2019	\$800.11	Post	1/1/20	9/1/19	\$800.11	\$0.00			\$0.00				\$0.00	\$0.00		
1/31/2020	\$800.11	Post	2/1/20	10/1/19	\$800.11	\$0.00			\$0.00				\$0.00	\$0.00		
2/28/2020	\$800.11	Post	3/1/20	11/1/19	\$800.11	\$0.00			\$0.00				\$0.00	\$0.00		
3/31/2020	\$800.11	Post	4/1/20	12/1/19	\$800.11	\$0.00			\$0.00				\$0.00	\$0.00		
4/30/2020	\$801.94	Post	5/1/20	1/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
5/31/2020	\$801.94	Post	6/1/20	2/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
6/30/2020	\$801.94	Post	7/1/20	3/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
7/31/2020	\$801.94	Post	8/1/20	4/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
8/31/2020	\$801.94	Post	9/1/20	5/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
9/30/2020	\$801.94	Post	10/1/20	6/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
10/31/2020	\$801.94	Post	11/1/20	7/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
11/30/2020	\$801.94	Post	12/1/20	8/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
12/31/2020	\$801.94	Post	1/1/21	9/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
1/31/2021	\$801.94	Post	2/1/21	10/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
2/28/2021	\$801.94	Post	3/1/21	11/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
3/31/2021	\$801.94	Post	4/1/21	12/1/20	\$801.94	\$0.00			\$0.00				\$0.00	\$0.00		
4/30/2021	\$870.07	Post	5/1/21	1/1/21	\$870.07	\$0.00			\$0.00				\$0.00	\$0.00		
6/3/2021	\$870.07	Post	6/1/21	2/1/21	\$870.07	\$0.00			\$0.00				\$0.00	\$0.00		
7/16/2021	\$870.07	Post	7/1/21	3/1/21	\$870.07	\$0.00			\$0.00				\$0.00	\$0.00		
8/16/2021	\$870.07	Post	8/1/21	4/1/21	\$870.07	\$0.00			\$0.00				\$0.00	\$0.00		

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